What is Claimed is:

1.   A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash.

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2.   The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling said ATM to receive a transaction from a remote source.

3.   The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.

4.   The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.

5.   The method of claim 4 wherein said signals implement local wireless communication.

6.   The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said network and said wireless telephone.

7. The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless telephone; and providing a connection between said network and said wireless telephone.

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8. A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism.

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9. An ATM comprising: a touch input mechanism for receiving user commands; and a transceiver for receiving user commands from a wireless telephone; wherein said ATM is adapted to receive user commands for dispensing cash from each of said touch input mechanism, said wireless telephone, and both.

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10. A method for operating an ATM having a touch input mechanism for receiving user commands, the method comprising the step of dispensing cash from said ATM in response to user commands from a wireless telephone.

11. The method of claim 10 wherein said dispensing step occurs without the receipt of user commands from said touch input mechanism.

12. The method of claim 10 further comprising: dispensing said cash from said ATM; and charging a service fee for dispensing said cash to the account of the owner of said telephone.

13. A method of operating an ATM having a touch input mechanism for receiving user commands comprising: placing a call from a wireless telephone to said ATM over a wide area communications network; and transmitting information from said wireless telephone to said ATM using both said wireless telephone and said touch input mechanism.

14. The method of claim 13 further comprising: dispensing cash from said ATM; and charging a service fee for dispensing said cash to the account of the owner of said telephone.

15. A method comprising the steps of: identifying a self-service terminal (SST) which has a screen for displaying user options and a touch input mechanism for receiving user commands; and modifying the SST so that it receives user commands from a wireless telephone.

16. A transceiver for installing in a self-service terminal (SST) during a retrofit operation of the SST, where the transceiver is operable to conduct wireless communication with a user of the SST, and the transceiver is adapted to convey transactions to the SST, so that when the transceiver is installed in the SST a user can execute a transaction on the SST using a wireless communication device.

17. A self-service terminal having been retrofitted to allow the terminal to execute transactions entered using a wireless telephone.

18. A self-service terminal having been retrofitted to receive a transaction from an authorized source external to the terminal.

19. A self-service terminal including a program storage device, the device being upgraded to encode a program of instructions for monitoring an external source and for ~~receiving a transaction from an authorized source via the external source.~~

20. A method comprising: identifying a system which includes a host and a plurality of ATMs interconnected by a network in which each ATM has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said system to enable at least one of said ATMs to receive from a
5   wireless telephone user commands for dispensing cash.

21. The method of claim 20 wherein said modifying step includes upgrading a program residing on said host, on at least one of said ATMs, or both.